IN THE CLAIMS

Please amend the claims as follows:

1-34. (Canceled)

35.   (Previously Presented) A computer-implemented method for controlling spending in a business that includes a plurality of departments, the method comprising the computer-implemented steps of:

receiving first data input that specifies a spending capacity for a department from the plurality of departments;

in response to receiving the first data input, creating and storing first data in a public area, wherein the first data defines the spending capacity for the department, and wherein the public area is accessible by every user in the plurality of departments;

receiving second data input that specifies one or more planned expenses for the department;

in response to receiving the second data input, creating and storing second data in a private area, wherein the second data defines the one or more planned expenses based on the second data input, and wherein the private area is only accessible by users in the department, and wherein the private area is separate from the public area;

automatically determining whether the second data is greater than the first data;

when the second data is greater than the first data,

rejecting the planned expenses related to the second data; and

transmitting a notification that the planned expenses have been rejected; and

when the second data is not greater than the first data, storing the second data in the public area;

receiving third data input that specifies a new spending capacity for the department from the plurality of departments;

in response to receiving the third data input, creating and storing third data in the public area, wherein the third data defines the new spending capacity for the department;

receiving fourth data input that specifies one or more planned expenses for the department;

in response to receiving the fourth data input, creating and storing fourth data in the private area, wherein the fourth data defines the one or more planned expenses based on the fourth data input;

automatically determining whether the fourth data is greater than the third data;

when the fourth data is greater than the third data,

rejecting the planned expenses related to the fourth data; and

transmitting a notification that the new planned expenses have been rejected; and

when the fourth data is not greater than the third data, replacing the second data with the fourth data in the public area,

wherein each private area is comprised of one or more computer memory locations assigned to each respective department, and wherein the public area is comprised of one or more computer memory locations assigned to the plurality of departments.

36-37. (Canceled)

38.   (Previously Presented) A computer-readable medium carrying one or more sequences of instructions for financial planning by managing stored data values representing spending resources of an organization, wherein execution of the one or more sequences of instructions by one or more processors causes the one or more processors to perform the steps of:

receiving first data input that specifies a spending capacity for at least a portion of the organization;

in response to receiving the first data input, creating and storing spending capacity data in a public area, wherein the spending capacity data defines the spending capacity based on the first data input, and wherein the public area is accessible by every member of the organization;

receiving second data input that specifies one or more planned expense allocations for the portion of the organization;

in response to receiving the second data input, creating and storing planned expense data in a private area, wherein the planned expense data defines the one or more planned expense

allocations based on the second data input, and wherein the private area is only accessible by members of the portion of the organization, and wherein the private area is separate from the public area;

automatically determining whether the planned expense data exceeds the spending capacity data;

storing the planned expense data in the public area only when the planned expense data does not exceed the spending capacity data, otherwise, transmitting a notification that the planned expense data exceeds the spending capacity data;

receiving third data input that specifies a new spending capacity for the portion of the organization;

in response to receiving the third data input, creating and storing new spending capacity data in the public area, wherein the new spending capacity data defines the new spending capacity based on the third data input;

receiving fourth data input that specifies one or more new planned expense allocations for the portion of the organization;

in response to receiving the fourth data input, creating and storing new planned expense data in the private area, wherein the new planned expense data defines the one or more planned expense allocations based on the fourth data input, and wherein the new planned expense data represents a revised version of the one or more planned expense allocations based on the second data input;

· automatically determining whether the new planned expense data exceeds the new spending capacity data; and

replacing the planned expense data in the public area with the new planned expense data only when the new planned expense data does not exceed the new spending capacity data, otherwise, transmitting a notification that the new planned expense data exceeds the new spending capacity data.

39.   (Previously Presented) A computer-automated apparatus for financial planning that manages stored data values representing spending resources of an organization, comprising:

means for receiving first data input that specifies a spending capacity for at least a portion of the organization;

means for creating and storing, in response to receiving the first data input, spending capacity data in a public area, wherein the spending capacity data defines the spending capacity based on the first data input, and wherein the public area is accessible by every member of the organization;

means for receiving second data input that specifies one or more planned expense allocations for the portion of the organization;

means for creating and storing, in response to receiving the second data input, planned expense data in a private area, wherein the planned expense data defines the one or more planned expense allocations based on the second data input, and wherein the private area is only accessible by members of the portion of the organization, and wherein the private area is separate from the public area;

means for automatically determining whether the planned expense data exceeds the spending capacity data;

means for storing the planned expense data in the public area only when the planned expense data does not exceed the spending capacity data, otherwise, means for transmitting a notification that the planned expense data exceeds the spending capacity data;

means for receiving third data input that specifies a new spending capacity for the portion of the organization;

means for creating and storing, in response to receiving the third data input, new spending capacity data in the public area, wherein the new spending capacity data defines new the spending capacity based on the third data input;

means for receiving fourth data input that specifies one or more new planned expense allocations for the portion of the organization;

means for creating and storing, in response to receiving the fourth data input, new planned expense data in the private area, wherein the new planned expense data defines the one or more new planned expense allocations based on the fourth data input, and wherein the new planned expense data represents a revised version of the one or more planned expense allocations based on the second data input;

means for automatically determining whether the new planned expense data exceeds the new spending capacity data; and

means for replacing the planned expense data in the public area with the new planned expense data only when the new planned expense data does not exceed the new spending capacity data, otherwise, means for transmitting a notification that the new planned expense data exceeds the new spending capacity data,

wherein each private area is comprised of one or more computer memory locations assigned to each respective portion of the organization, and wherein the public area is comprised of one or more computer memory locations assigned to the organization.

40.   (Currently Amended) A computer-automated apparatus for financial planning that manages stored data values representing spending resources of an organization, comprising:

a network interface that is coupled to a data network for receiving one or more packet flows therefrom;

a processor communicatively coupled to the network interface;

one or more stored sequences of instructions which, when executed by the processor, cause the processor to carry out the steps of:

receiving first data input that specifies a spending capacity for at least a portion of the organization;

in response to receiving the first data input, creating and storing spending capacity data in a public area, wherein the spending capacity data defines the spending capacity based on the first data input, and wherein the public area is accessible by every member of the organization;

receiving second data input that specifies one or more planned expense allocations for the portion of the organization;

in response to receiving the second data input, creating and storing planned expense data in a private area, wherein the planned expense data defines the one or more planned expense allocations based on the second data input, and wherein the private area is only accessible by members of the portion of the organization, and wherein the private area is separate from the public area;

automatically determining whether the planned expense data exceeds the

spending capacity data; and

storing the planned expense data in the public area only when the planned

expense data does not exceed the spending capacity data, otherwise, transmitting a

notification that the planned expense data exceeds the spending capacity data;

receiving third data input that specifies a new spending capacity for the portion of

the organization;

in response to receiving the third data input, creating and storing new spending

capacity data in the public area, wherein the new spending capacity data defines the new

spending capacity based on the third data input;

receiving fourth data input that specifies one or more new planned expense

allocations for the portion of the organization;

in response to receiving the fourth data input, creating and storing new planned

expense data in the private area, wherein the new planned expense data defines the one or

more planned expense allocations based on the fourth data input, and wherein the new

planned expense data represents a revised version of the one or more planned expense

allocations based on the second data input;

automatically determining whether the new planned expense data exceeds the new

spending capacity data; and

replacing the planned expense data in the public area with the new planned

expense data only when the new planned expense data does not exceed the new spending

capacity data, otherwise, transmitting a notification that the new planned expense data

exceeds the new spending capacity data.

41.   (Previously Presented) A method as recited in Claim 35, further comprising the

computer-implemented steps of:

when the second data input is greater than the first data input, receiving a request

to increase the spending capacity for the department;

determining whether the request is allowable; and

when the request is allowable, updating the spending capacity for the

department.

42.   (Canceled)